

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
2/7/23 10:53 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

SHERI LOU CUMBERLEDGE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24288 JAD

Chapter 13

Related to ECF No. 141

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 7th day of February, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER jah
United States Bankruptcy Judge

In re:
Sheri Lou Cumberledge
Debtor

Case No. 17-24288-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 07, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Sheri Lou Cumberledge, 17 Orchard Street, P.O. Box 177, Muse, PA 15350-0177
14786698	+ AMERIHOM MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14717391	+ Aes/northwest Savings, Po Box 61047, Harrisburg, PA 17106-1047
14717393	+ Amerihome Mortgage Co., LC, c/o Elizabeth M Bennett, Esq., 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14717394	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14717399	+ Collection Service / Wash OBGYN, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14717400	+ Collection Service Center, 839 5th Ave., P.O. Box 560, New Kensington, PA 15068-0560
14717401	+ Credit Coll USA / Dr. Brent Angott, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14717402	+ Credit Management / Tri-State Surgery, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14717404	+ Greater Washington Radiologists, P.O. Box 951847, Cleveland, OH 44193-0020
14717408	+ Lendmark Financial, 198 West Chestnut Street, Washington, PA 15301-4423
14717411	+ State Collection Service / Allegheny Hea, 2509 S. Stoughton Road, Madison, WI 53716-3314
14717415	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717390	+ Email/Text: bncnotifications@phea.org	Feb 08 2023 00:00:00	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14717392	+ Email/Text: bncnotifications@phea.org	Feb 08 2023 00:00:00	Aes/pheafn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14717395	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:48	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14717396	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2023 00:05:43	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14717398	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2023 00:05:35	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14717413	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2023 00:05:43	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14756838	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2023 00:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14717403	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14900304	Email/Text: ECMCBKNotices@ecmc.org	Feb 08 2023 00:00:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 07, 2023

Form ID: pdf900

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14717405	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2023 00:00:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14717406	+ Email/PDF: gecsedl@recoverycorp.com	Feb 08 2023 00:05:49	JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
14717397	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 08 2023 00:05:47	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
14787272	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 08 2023 00:05:40	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14717407	Email/Text: ktramble@lendmarkfinancial.com	Feb 08 2023 00:00:00	Lendmark Financial, 2118 Usher St Nw, Covington, GA 30014
14784267	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:35	LVNV Funding, LLC its successors and assigns as, assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717409	^ MEBN	Feb 07 2023 23:52:33	Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14940547	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 08 2023 00:05:47	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14717410	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14724691	+ Email/Text: bncnotifications@pheaa.org	Feb 08 2023 00:00:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
14725934	+ Email/Text: bncnotifications@pheaa.org	Feb 08 2023 00:00:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14735047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:05:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14718286	+ Email/PDF: rmscedl@recoverycorp.com	Feb 08 2023 00:05:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14786438	+ Email/Text: bncmail@w-legal.com	Feb 08 2023 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14717412	+ Email/Text: bncmail@w-legal.com	Feb 08 2023 00:00:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14726268	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2023 00:00:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
14749349	Email/PDF: ebn_ais@aisinfo.com	Feb 08 2023 00:05:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14717414	+ Email/PDF: gecsedl@recoverycorp.com	Feb 08 2023 00:05:47	Walmart / Synch, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		Cenlar FSB as servicer for AmeriHome Mortgage Comp
cr		JPMORGAN CHASE BANK, N.A.
cr		MidFirst Bank

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 07, 2023

Form ID: pdf900

Total Noticed: 41

cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Sheri Lou Cumberledge ricelaw1@verizon.net lowdenscott@gmail.com
Jerome B. Blank	on behalf of Creditor Amerihome Mortgage Company LLC jblank@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Sheri Lou Cumberledge niclowlgl@comcast.net
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor Amerihome Mortgage Company LLC pawb@fedphe.com

TOTAL: 11